

## Fill in this information to identify the case:

Debtor 1 HARLAN MICHAEL NEFSTEADDebtor 2 DAWN MICHELLE NEFSTEAD  
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 19-10814JCM

## Form 4100N

## Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: US BANK NA - TRUSTEE RMTP TRUST ET AL Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account 3 0 4 4

Property Address: 504 CONCORD ST  
CORRY PA 16407

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>4,953.10</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>4,953.10</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>4,953.10</u>

**Part 3: Postpetition Mortgage Payment**


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$490.50

The next postpetition payment is due on

11 / 1 / 2024  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 HARLAN MICHAEL NEFSTEAD  
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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 10/31/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

Debtor 1 **HARLAN MICHAEL NEFSTEAD**  
Name

Case number (if known) **19-10814JCM**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
09/27/2022	1247355	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	79.79
10/25/2022	1250135	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	99.40
11/23/2022	1252945	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	94.76
12/22/2022	1255672	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	94.61
01/26/2023	1258396	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	304.79
02/23/2023	1260963	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	91.89
04/25/2023	1266567	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	2,629.47
06/26/2023	1272337	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	259.29
08/25/2023	1277870	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	253.43
09/26/2023	1280579	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	168.62
10/23/2023	1280579	US BANK NA - TRUSTEE ET AL	CANCELLED CHECK TO CREDITOR/PRINC	-168.62
11/27/2023	1285975	US BANK NA - TRUSTEE RMTP TRUST ET	AMOUNTS DISBURSED TO CREDITOR	631.42
12/21/2023	1288540	US BANK NA - TRUSTEE RMTP TRUST ET	AMOUNTS DISBURSED TO CREDITOR	85.78
01/26/2024	1291261	US BANK NA - TRUSTEE RMTP TRUST ET	AMOUNTS DISBURSED TO CREDITOR	328.47
				<u>4,953.10</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

10/24/2019	1137650	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	542.03
11/25/2019	1141108	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	361.99
12/23/2019	1144480	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	361.99
01/28/2020	1147956	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	543.74
02/25/2020	1151495	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	334.62
03/23/2020	1154964	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	355.63
04/27/2020	1158431	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	562.65
05/26/2020	1161753	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	182.14
06/26/2020	1164926	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.32
07/29/2020	1168011	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	396.57
08/25/2020	1171077	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	419.17
09/28/2020	1174195	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	657.82
10/26/2020	1177256	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	231.71
11/24/2020	1180311	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	477.67
12/21/2020	1183217	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	489.91
01/25/2021	1186252	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	750.59
02/22/2021	1189376	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	510.12
03/26/2021	1192697	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	777.17
04/26/2021	1195741	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	569.52
05/25/2021	1198858	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	576.44
06/25/2021	1202040	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	582.24
07/26/2021	1205232	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	604.34
08/26/2021	1208388	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	938.84
09/24/2021	1211496	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	629.97
10/25/2021	1214553	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	630.56
11/22/2021	1217581	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	630.53
12/23/2021	1220672	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	630.46
01/26/2022	1223720	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	930.39
02/23/2022	1226575	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	311.90
03/25/2022	1229577	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	940.45
04/26/2022	1232613	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	631.78
05/25/2022	1235649	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	629.80
06/27/2022	1238670	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	629.34
07/26/2022	1241600	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	722.78
08/24/2022	1244464	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	315.57
09/27/2022	1247355	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	646.25
10/25/2022	1250135	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	480.91
11/23/2022	1252945	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	480.91
12/22/2022	1255672	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	480.91
01/26/2023	1258396	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	484.44
02/23/2023	1260963	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	484.44
03/28/2023	1263773	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	309.07
04/25/2023	1266567	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	659.81
05/25/2023	1269450	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	430.80
06/26/2023	1272337	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	538.08
07/25/2023	1275072	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	305.50

Debtor 1 **HARLAN MICHAEL NEFSTEAD**  
Name

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**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
08/25/2023	1277870	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	663.38
09/26/2023	1280579	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	484.44
10/23/2023	1280579	US BANK NA - TRUSTEE ET AL	CANCELLED CHECK TO CREDITOR/CONT	-484.44
11/27/2023	1285975	US BANK NA - TRUSTEE RMTP TRUST ET ,	AMOUNTS DISBURSED TO CREDITOR	1,453.32
12/21/2023	1288540	US BANK NA - TRUSTEE RMTP TRUST ET ,	AMOUNTS DISBURSED TO CREDITOR	484.44
01/26/2024	1291261	US BANK NA - TRUSTEE RMTP TRUST ET ,	AMOUNTS DISBURSED TO CREDITOR	490.50
02/26/2024	1293899	US BANK NA - TRUSTEE RMTP TRUST ET ,	AMOUNTS DISBURSED TO CREDITOR	490.50
03/26/2024	1296560	US BANK NA - TRUSTEE RMTP TRUST ET ,	AMOUNTS DISBURSED TO CREDITOR	490.50
04/25/2024	1299219	US BANK NA - TRUSTEE RMTP TRUST ET ,	AMOUNTS DISBURSED TO CREDITOR	490.50
05/29/2024	1301941	US BANK NA - TRUSTEE RMTP TRUST ET ,	AMOUNTS DISBURSED TO CREDITOR	490.50
06/25/2024	1304440	US BANK NA - TRUSTEE RMTP TRUST ET ,	AMOUNTS DISBURSED TO CREDITOR	490.50
07/25/2024	1307062	US BANK NA - TRUSTEE RMTP TRUST ET ,	AMOUNTS DISBURSED TO CREDITOR	490.50
08/26/2024	1309603	US BANK NA - TRUSTEE RMTP TRUST ET ,	AMOUNTS DISBURSED TO CREDITOR	981.00
				<u>31,732.51</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

HARLAN MICHAEL NEFSTEAD  
DAWN MICHELLE NEFSTEAD  
504 CONCORD STREET  
CORY, PA 16407

MICHAEL S JAN JANIN ESQ  
QUINN BUSECK LEEMHUIS ET AL  
2222 W GRANDVIEW BLVD  
ERIE, PA 16506-4508

US BANK NA - TRUSTEE RMTP TRUST ET AL  
C/O RUSHMORE SERVICING  
PO BOX 619094  
DALLAS, TX 75261

RUSHMORE SERVICING  
PO BOX 619096  
DALLAS, TX 75261-9741

FRIEDMAN VARTOLO LLP  
1325 FRANKLIN AVE STE 160  
GARDEN CITY, NY 11530

10/31/24

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee